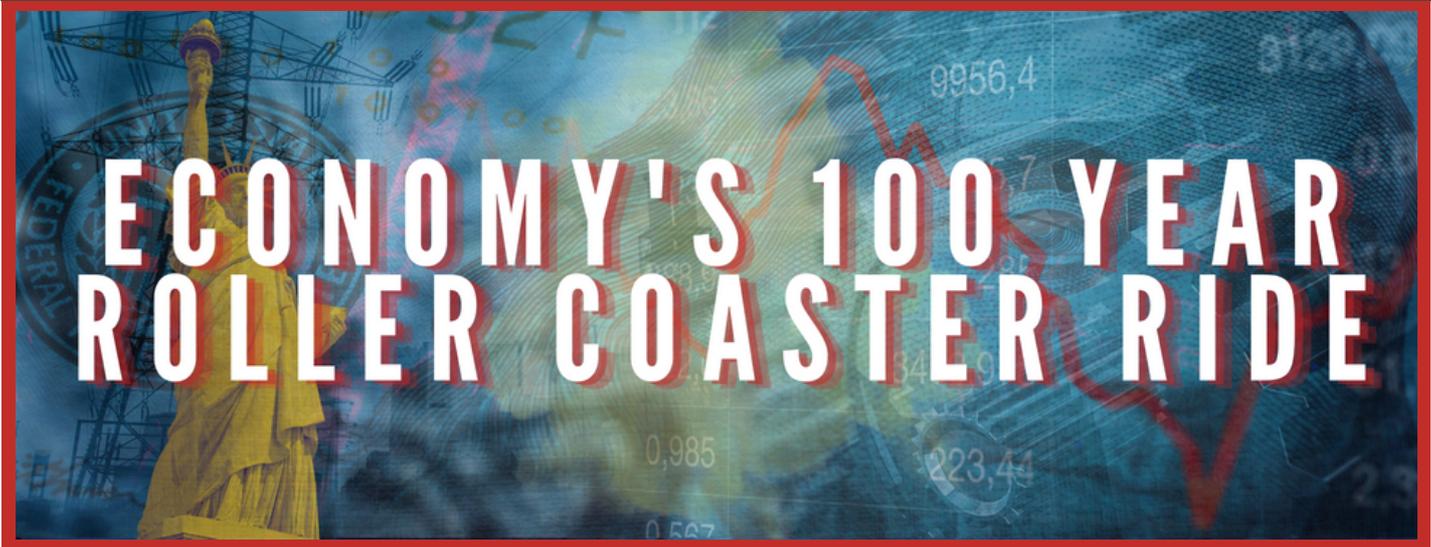




**MODERN DAY MONEY STORIES TO HELP YOU
STAY AHEAD OF THE CURVE**



FROM THE GREAT DEPRESSION TO THE DOT-COM BUBBLE, AND FROM THE 2008 FINANCIAL CRISIS TO THE COVID-19 PANDEMIC, WE WILL EXPLORE THE EVENTS AND TRENDS THAT HAVE SHAPED OUR ECONOMIC LANDSCAPE.

MONTHLY INFLATION COUNT SINCE THE START OF THE 2020 PANDEMIC



January 2020 US Dollar Purchasing Power - \$1
Jan 2023 US Dollar Purchasing Power - \$0.86

**Purchase Power
Decrease
14%**

source - U.S. Bureau of Labor Statistics

ECONOMY'S 100 YEAR ROLLER COASTER RIDE

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**HOW THE ROARING 20'S LED TO THE GREAT DEPRESSION AND
WILL THE 2020'S END UP THE SAME WAY?**

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Economy's 100 Year Roller Coaster Ride

The last four years of the American economy has been a roller coaster ride. But looking at the economic cycles over the last 100 years, it is par for the course. The past century has seen many ups and downs in the global economy. To understand the current cycle, it's important to look back and see how we got here.

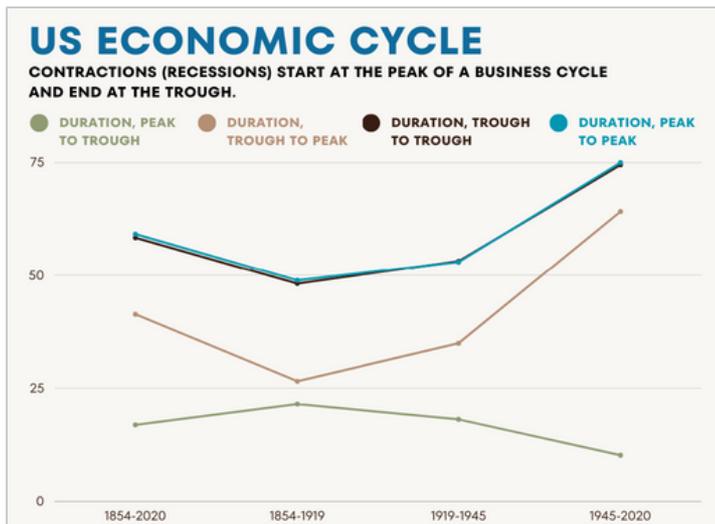
The first cycle began in 1919 and lasted until 1929, when the Great Depression hit. The 1920s were a time of great prosperity, with the stock market booming and unemployment at an all-time low. But the crash of 1929 put an end to the cycle of growth.

The second cycle began in the 1930s and lasted until World War II. This cycle was marked by persistently high unemployment and deflation. The war brought an end to the cycle, and ushered in a period of economic growth.

The third cycle began in the 1950s and lasted until the early 1970s. This was a period of unprecedented economic growth, with the Gross Domestic Product (GDP) doubling over the course of the cycle.

The fourth cycle began in the late 1970s and lasted until the late 1990s. This cycle saw a period of stagflation, with high unemployment and rising inflation. The dot-com boom of the late 1990s ended the cycle.

The fifth cycle began in the early 2000s and lasted until 2008, when the Great Recession hit. This cycle was marked by a housing bubble and the financial crisis of 2008.



<https://www.nber.org/research/data/us-business-cycle-expansions-and-contractions>

The sixth cycle began in the late 2010s and is now changing shape again. This cycle has been marked by low unemployment and a booming stock market. While the future is uncertain, and many experts agree America is already in a recession, it is clear that this current cycle has been one of the longest and most prosperous in recent history, and nothing stays the same forever.

THE 2023 ROAD MAP TO FINANCIAL FREEDOM

SMALL BUSINESS OWNERS, REAL ESTATE INVESTORS, SELF EMPLOYED, AND THOSE WANTING TO SAVE THEIR MONEY FROM INFLATION

MAXIMIZE PROFITS WITH A FEW SIMPLE TWEAKS AND CREATE GENERATIONAL WEALTH.

- SAVINGS STRATEGIES THAT EARN 5 TO 10% TAX FREE
- TAX STRATEGIES
- MORTGAGES
- FEDERAL GRANTS FOR BUSINESS OWNERS
- ESTATE PLANNING
- REAL ESTATE INVESTMENT LOANS
- SBA LOANS

**a finance mastermind group
of small business owners,
real estate investors, and
entrepreneurs**

**this country was founded on small business,
learn to maximize capitalism and socialism**

<https://www.milliondollarnestegg.com/Reno>

How the roaring 20's led to the great depression and will the 2020's end up the same way?

The 1920s in the United States, also known as the Roaring Twenties, was a period of significant economic growth and prosperity. The post-war recession of 1919 and 1920 was followed by a period of rapid expansion and industrialization, leading to a booming stock market and higher incomes for Americans. The period is iconic for its technological advancements, fashion and lifestyle changes, and increased leisure.

Unfortunately, much of the economic growth the country experienced during the Roaring Twenties was built upon unstable foundations. Many of the gains made during the period were reliant on credit and stock market speculation and were not backed by material wealth. When the stock market crashed in October 1929, it begun what was known as the Great Depression. Over the next few years, unemployment soared, people were left homeless on the streets, and the economy collapsed. The country had entered a period of unprecedented economic hardship and suffering that was felt for almost 12 years.

As we enter the 2020s, many people are raising the question of whether we're heading for a repeat of the Roaring Twenties and its tragic fallout. While the parallels are likely to catch the attention of the media, our situation today is very different from the Roaring Twenties period. The United States has already made efforts to avoid the mistakes made in the 1920s. Governments have been increasing spending to address the economic losses caused by corona virus and the lock down measures that came with it, while central banks have provided relief by cutting interest rates and introducing quantitative easing programs.



Couch Surfer Challenge

Some things about money you might not know about

**5 THINGS TO CONSIDER
BEFORE BUYING A HOUSE:**

**For those planning or purchasing a property,
the release of the new eBook is next month.**

University.MetropolisMonthly.com

continued

One of the most notable similarities is that both eras of the 1920s and 1930s, and the 2010s and 2020s have experienced a strong stock market that has been underpinned by a healthy economy. In both eras, the Dow Jones Industrial Average (DJIA) has been used as an indicator of the strength of the stock market performance.

During the 1920s and 1930s, the Dow Jones Industrial Average soared from 63 points in 1921 to an all-time high of 381 points in 1929. Similarly, in the modern era (since 2010), the Dow Jones has more than doubled in value, topping out at nearly 30,000 points in 2020.

Ultimately, only time will tell if the 2020s turn out the same way as the Roaring Twenties did. Even though the circumstances look different, it is essential to be mindful of the lessons from the past and ensure our present policies are built on stable long-term foundations. At the end of the day, it is important to remember that economic cycles are a normal part of life and that they do not last forever. By understanding the patterns of these cycles, we can be better prepared for the future.



attention: Small Business Owners

These little known programs and Credits expire next year.



The government knows America is built on small business, and over five million business owners leave money and opportunity on the table.



Contact Chad, and find out what you qualify for.

Grow your Retirement and Beat Inflation with the GOLDEN PRIVATE VAULT Strategy

In 1971, the USA stopped redeeming its dollars in gold. Excessive government debt and money printing had caused the gold price to rise way above the fixed redemption price. The United States dollar was backed by gold up to that point. Most other countries around the world had already abandoned their own gold standards and instead pegged their currencies to the United States dollar. To maintain demand, the U.S. persuaded Saudi Arabia to change pricing Petroleum to dollars instead of gold.

The financial turmoil and debt problems in recent years have reinvigorated the debate about returning to a gold standard, particularly as gold prices have risen sharply.



contact Chad for the Golden Private Vault Retirement Strategy

The differences in industries of the Top 10 Richest People In 1929 and 2023



These two lists emphasize the shift of the American economy towards technology and away from traditional industries such as oil, steel, banking, and agriculture. It highlights the increasing importance of technology and its influence on the American economy.

In 1929, the 10 richest people in America and their industries

- | | |
|--|-------------------------------------|
| 1. Oil industry (John D. Rockefeller) | 6. Railroads (E.H. Harriman) |
| 2. Steel Industry (Andrew Carnegie) | 7. Investment Banking (J.P. Morgan) |
| 3. Banking (James Stillman) | 8. Electric Power (Charles Coffin) |
| 4. Technology Automobiles (Henry Ford) | 9. Agriculture (John J. Raskob) |
| 5. Retail (Samuel Walton) | 10. Pharmaceuticals (Eli Lilly) |

As of february 2023, the 10 richest people in America and their industries

- | | |
|--|---|
| 1. Retail Technology (Jeff Bezos) | 6. Technology (Larry Ellison) |
| 2. Technology (Elon Musk) | 7. Energy and Chemical Conglomerate (Mukesh Ambani) |
| 3. Retail and Investment Banking (Bernard Arnault) | 8. Technology (Steve Ballmer) |
| 4. Technology (Bill Gates) | 9. Technology (Larry Page) |
| 5. Technology (Mark Zuckerberg) | 10. Technology (Sergey Brin) |

Paying your taxes and building a Million Dollar Nest Egg with a Private Vault Account

ALTERNATIVE: A Private Vault Account... you can save after tax money into a specially designed life insurance policy. This is strategy often used by the wealthy and allows you to save and grow your "after tax" money at over 5% a year... and unlike a 401k, you can borrow money out of it while your retirement continues to earn compound interest, even if it takes you years to pay back your loan. The bonus... it grows tax exempt.



TAX DAY

IS GONE

Tax Payers that filed extensions...
Is your money stuck in a 401k?
Use a Private Vault Account to grow your retirement and pay your tax bill at the same time.
Utilize a savings account that over decades will become...

a tax exempt

MILLION DOLLAR NEST EGG

for retirement

for a short video on how it works, go to:

MillionDollarNestEgg.com

THE MILLION DOLLAR NEST EGG
Choose What Year It Will Hatch



101 LOAN PROGRAMS:
EVERY AMERICAN NEEDS TO KNOW ABOUT

The next 20 years will go by faster than the last 20. Your goals will most likely grow or change course over the next two decades, and you will need many different savings plans and loans to get there.

LOAN APPLICATION APPROVED

DISCOVER WHY NOW IS THE TIME TO MAP OUT THE PATH & GAMEPLAN

Chad T. Mitchell
publisher of "The Metropolis Monthly" newsletter,
author of eBooks
"5 Things to Consider When Shopping a Loan" & "Create Your Own Family Bank"

Couch Surfer Challenge

Some things about money you might not know about

5 THINGS TO CONSIDER BEFORE BUYING A HOUSE:

For those planning or purchasing a property, the release of the new eBook is next month.

University.MetropolisMonthly.com

Saving in 2022 doesn't look like it did in 1992. A Private Vault Account might be a good fit for you.



February 2023 Calendar

WEBINAR CASE STUDIES

Mortgage Approval
and How to Build
GREAT CREDIT

How to Spend
the Same Dollar
Twice

Savings Accounts
for Stock &
Crypto Traders

Refinancing
401k or IRA's to
Maximize Benefits

Pay Off Debt
while Earning Profit

Earn and Bank Like
Warren Buffet

Paying Taxes with
Tax Exempt Profits

Buying a 2nd Home
to AirBNB Without
Tax Returns

Outliving a Term-life
Insurance Policy and
Getting a Refund

How a 19 Year Old
got a \$1.7m Loan
Without Tax Returns

Creating a Million
Dollar Nest Egg &
Family Bank

The 20 Year
Retirement
Gameplan

to register for a webinar or see a previous replay visit:

calendar.MetropolisMonthly.com

Metropolis



me·trop·o·lis

/məˈtrɒp(ə)ləs/

noun

the capital or chief city of a country or region.

By definition, a Metropolis is a large city, and there are over 384 metropolitan areas in the United States according to Census.gov. While they all have different shapes, sizes, and locations, the one thing they all share, along with rural areas, is that we all use money to navigate through it.

While some might think "Money" is a dirty word or just a piece of paper we use to buy material objects, it is really just storage for our most precious and limited commodity... time. Since many of us spend the majority of our time each week earning money, shouldn't we spend at least a small portion of our time learning how to wisely save and maximize it?

Interested in an inflation buster?



Some economists estimate the current inflation rate to be higher than reported and over 9% per year. Holding your savings within a mutual company might be a better alternative than traditional savings account.

Contact Chad for details.

AN INTRODUCTION TO THE NEWSLETTER

Hello, my name is Chad Mitchell, and I would like to welcome you to the very first issue of my monthly news letter, The Metropolis Monthly. I designed it to share new updates and ideas on our constantly evolving economy and to spark a sense of financial interest in my fellow Americans, especially the middle class.

Like most of us, I started from small beginnings. Back in 1993, at age 16, I worked a \$4.25 per hour minimum wage job to save money for my first car, which cost me \$600 (or over 142 hours at that earning rate).

While hard work might teach us the value of a dollar, it does not teach us the best way to save, spend, and maximize that dollar.

Adult financial freedom isn't just for the mega-rich; anyone can learn and benefit. From inflation to interest rate changes to cryptocurrency, we are going to explore all of those topics and many more in the months ahead.



Do you have an idea for a topic you would like us to discuss in a future issue?

text or email your idea to

CMitchell@Metropolis-Equity.com

323-401-9177

Mitchell's Monthly Rant



The best time to plant a tree was 20 years ago. The second best time to plant a tree is today.

Like most of us, I would love to go back five years in time with what I know now, especially since I have acquired two different finance licenses since then and can now offer most "average Joe's" many different savings and lending programs that I did not know existed a half decade ago when I was flipping houses.

If you would like to discuss my generational wealth building savings accounts or a loan program, I am happy to do so, but this letter is not meant to be a sales pitch, nor is it intended to be financial advice.

Adult financial freedom isn't just for the mega-rich; and when our neighbors and family members don't take interest in learning, it eventually affects us all as a country.

Humanity has gone from trading chickens on the barter system, to using tulips as a store of value (shout out to the 17th century Dutchmen), to using gold, to using paper notes, and now to digital currency. This is the most exciting and confusing time in the history of mankind using money in a society. And with the government printing so much money during the pandemic, the mighty US dollar might not remain the global currency forever. Learning about new financial programs is for everyone. Let's learn together.

Thanks for reading the maiden voyage of this newsletter, and I look forward to hearing from anyone that actually made it all the way through it.

CTM.